

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18-30162-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Francis D Avella  
aka Frank Avella  
4306 Newkirk Avenue  
Apartment#1  
North Bergen, NJ 07047

Social Security No.:  
xxx-xx-7255

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 14, 2019.

On 12/6/19 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: January 16, 2020  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 6, 2019

JAN: wdh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

**In re:**  
**Francis D Avella**  
**Debtor**

Case No. 18-30162-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 3  
Total Noticed: 60

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db +Francis D Avella, 4306 Newkirk Avenue, Apartment#1, North Bergen, NJ 07047-2710  
aty +Kevin McDonald, 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812  
cr +Deutsche Bank National Trust Company, as Trustee f, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
cr +Specialized Loan Servicing, LLC as servicer for De, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue, Suite 803, Iselin, NJ 08830-2713  
cr +The Bank of New York Mellon, f/k/a The Bank of New, c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414  
517805013 +BAC Home Loan, PO Box 650070, Dallas, TX 75265-0070  
517805015 +BAC Home Loan Servicing, PO Box 31785, Tampa, FL 33631-3785  
517805016 +BAC Home Loan Servicing Inc., PO Box 650070, Dallas, TX 75265-0070  
517805020 Bank of America, 475 Crosspoint Parkway, PO Box 9000, Getzville, NY 14068-9000  
517805017 +Bank of America, PO Box 660933, Dallas, TX 75266-0933  
517805022 Bank of America, PO Box 53137, Phoenix, AZ 85072-3137  
517805021 +Bank of America, Attn: Recovery Department, PO Box 2278, Norfolk, VA 23501-2278  
517805019 +Bank of America, PO Box 30770, Tampa, FL 33630-3770  
517805018 Bank of America, PO Box 220411, Greensboro, NC 27420  
517805023 +Bank of America, 100 North Tron Street, Charlotte, NC 28255-0001  
517805024 +Beatrice Avella, 4306 Newkirk Avenue, Apartment#1, North Bergen, NJ 07047-2710  
517805026 Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694  
517805027 +Countrywide Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100  
517805028 +Countrywide Home Loans, Inc., PO Box 10221, Van Nuys, CA 91410-0221  
517805029 +Crown Bank, PO Box 130, Brick, NJ 08723-0130  
517805031 +Crown Bank, 27 Prince Street, Elizabeth, NJ 07208-3265  
517805030 +Crown Bank, 273 Brick Boulevard, Brick, NJ 08723-7167  
517832837 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517805037 +Hessa - Higher Education of NJ, PO Box 548, Trenton, NJ 08625-0548  
517805038 Higher Education, Student Assistance Authority, PO Box 528, Newark, NJ 07101-0528  
517805039 +Hill Wallack, Attorneys At Law, 202 Carnegie Center, Princeton, NJ 08540-6239  
517805053 +Michelle Tawil, 8701 Kennedy Boulevard, North Bergen, NJ 07047-4387  
517805054 +Ms. Michelle Tawil, 8701 Kennedy Boulevard, North Bergen, NJ 07047-4387  
517890483 +NJCLASS, Po Box 548, Trenton NJ 08625-0548  
517805056 +New Jersey Higher Education, PO Box 548, Trenton, NJ 08625-0548  
517805058 New Jersey Higher Education, PO Box 528, Trenton, NJ 08625  
517805057 +New Jersey Higher Education, PO Box 540, Trenton, NJ 08625-0540  
517805055 New Jersey Higher Education, PO Box 18385, Newark, NJ 07191-8385  
517805061 +Nicole Avella, 4306 Newkirk Avenue, North Bergen, NJ 07047-2710  
517805062 +Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
517805063 +Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054-5020  
517805073 +SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386  
517805074 +SLS, PO Box 636005, Littleton, CO 80163-6005  
517805072 +SLS, PO Box 11023, Orange, CA 92856-8123  
517805080 +SPS, 10401 Deewood Parkway, Jacksonville, FL 32256-5007  
517805086 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08646)  
517805067 Select Portfolio Servicing, 338 S. Warminster Road, One Conti Park, Suite 31, Hatboro, PA 19040  
517805075 Specialized Loan Servicing, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129  
517805077 +Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219  
517805078 +Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005  
517805084 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
517805082 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08646-0269  
517805088 +Superior Court of New Jersey, Law Division, Special Civil Part, 595 Newark Avenue, Rm 711, Ref # DC-008892-18, Jersey City, NJ 07306-2394  
517805089 +Tawil Physical Therapy, 8701 Kennedy Boulevard, North Bergen, NJ 07047-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
517805034 E-mail/Text: mrdiscen@discover.com Dec 07 2019 01:28:00 Discover Card, PO Box 30943, Salt Lake City, UT 84130  
517805033 E-mail/Text: mrdiscen@discover.com Dec 07 2019 01:28:00 Discover Card, PO Box 30953, Salt Lake City, UT 84130  
517805032 E-mail/Text: mrdiscen@discover.com Dec 07 2019 01:28:00 Discover Card, PO Box 5014, Sandy, UT 84091  
517805035 E-mail/Text: mrdiscen@discover.com Dec 07 2019 01:28:00 Discover Card, PO Box 5021, Sandy, UT 84091-5021

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 3  
Total Noticed: 60

Date Rcvd: Dec 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517805036 +E-mail/Text: mrdiscen@discover.com Dec 07 2019 01:28:00 Discover Card, PO Box 6103, Carol Stream, IL 60197-6103  
517805046 E-mail/Text: cio.bnmail@irs.gov Dec 07 2019 01:28:26 IRS, ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121  
517805081 +E-mail/Text: jennifer.chacon@spservicing.com Dec 07 2019 01:30:17 SPS, PO Box 65250, Salt Lake City, UT 84165-0250  
517805064 +E-mail/Text: jennifer.chacon@spservicing.com Dec 07 2019 01:30:17 Select Portfolio Services, PO Box 65450, Salt Lake City, UT 84165-0450  
517805069 +E-mail/Text: jennifer.chacon@spservicing.com Dec 07 2019 01:30:17 Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450  
TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517840617 The Bank of New York Mellon, f/k/a The Bank of New  
517805014\* +BAC Home Loan, PO Box 650070, Dallas, TX 75265-0070  
518394886\* +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517805048\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, PO Box 219236, Kansas City, MO 64121)  
517805044\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114)  
517805045\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Insolvency Operations, PO Box 21126, Philadelphia, PA 19114)  
517805041\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 57, Bensalem, PA 19020)  
517805042\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 660169, Dallas, TX 75266)  
517805047\* +IRS, PO Box 804527, Cincinnati, OH 45280-4527  
517805049\* IRS Service Center, Holtsville, NY 00501-0002  
517805043\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
517805040\* Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081  
517805060\* New Jersey Higher Education, PO Box 528, Trenton, NJ 08625  
517805059\* New Jersey Higher Education, PO Box 18385, Newark, NJ 07191-8385  
517805083\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245)  
517805087\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 267, Trenton, NJ 08695)  
517805085\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283, Trenton, NJ 08695)  
517805065\* +Select Portfolio Services Inc., PO Box 65450, Salt Lake City, UT 84165-0450  
517805066\* +Select Portfolio Services LLC, PO Box 65450, Salt Lake City, UT 84165-0450  
517805071\* +Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450  
517805070\* +Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412  
517805076\* Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129  
517805079\* Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129  
517805025 ###Buckley Madole PC ESQ, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
517805050 ###McCalla Raymer Leibert Pierce LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
517805051 ###McCalla Raymoer Leibert Pierce ESQ, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
517805052 ###McCalla Raymoer Leibert Pierce LLC ESQ, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
517805068 ###Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412  
TOTALS: 1, \* 22, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 185

Page 3 of 3  
Total Noticed: 60

Date Rcvd: Dec 06, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing as Servicer for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Douglas J. McDonough on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-62, Mortgage Pass-Through Certificates Series 2005-62 DMcDonough@flwlaw.com  
Herbert B. Raymond on behalf of Debtor Francis D Avella herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
Melissa N. Licker on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 Under the Pooling and Servicing Agreement Dated Se NJ\_ECF\_Notices@mccalla.com  
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10 NJ\_ECF\_Notices@mccalla.com  
Melissa N. Licker on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 as serviced by Specialized Loan Servicing, LLC NJ\_ECF\_Notices@mccalla.com  
Sean M. O'Brien on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-62, Mortgage Pass-Through Certificates Series 2005-62 DMcDonough@flwlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10